

Docket No.: 29804/36569A  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
William Phelan et al.

Application No.: 09/993,992

Confirmation No.: 9063

Filed: November 14, 2001

Art Unit: 3694

For: METHODS AND APPARATUS FOR  
AUTOMATICALLY EXCHANGING CREDIT  
INFORMATION

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Examiner: J. H. Swartz

**REMARKS ACCOMPANYING REQUEST FOR CONTINUED EXAMINATION**  
**(RCE)**

MS AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This paper is filed in response to the final official action dated March 10, 2009, and the notice of panel decision from pre-appeal brief review dated April 30, 2009. Applicants respectfully request the examiner to reconsider the rejections of the claims in view of the comments set forth below.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

The **Remarks** section begins on page 9 of this paper.